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# Document Page 1 of 5 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS, EASTERN DIVISION

IN RE:

Michael Mark Stupay Heather Michelle Stupay

a/k/a Heather Cameron

Case No.: 18-02556

Chapter: 13

Hearing Date: 5/18/18

Debtor(s)

Judge Pamela S. Hollis

#### **NOTICE OF MOTION**

TO: Glenn B Stearns, Chapter 13 Trustee, 801 Warrenville Road, Suite 650, Lisle, IL 60532 by electronic notice through ECF

Michael Mark Stupay, Heather Michelle Stupay, Debtor(s), 1006 Mountain View Drive, Joliet, IL 60432 Kristin T Schindler, Attorney for Debtor(s), 55 E. Monroe St. #3400, Chicago, IL 60603 by electronic notice through ECF

PLEASE TAKE NOTICE that on the 5/18/18, at 10:45AM, or as soon thereafter as counsel may be heard, I shall appear before the Honorable Judge Pamela S. Hollis, Bankruptcy Judge, in the courtroom usually occupied by him/her at the Joliet City Hall, 150 West Jefferson Street, 2nd Floor, Joliet, Illinois 60432 or before any other Bankruptcy Judge who may be sitting in his/her place and stead, and shall then and there present this Motion of the undersigned, a copy of which is attached hereto and herewith served upon you, and shall pray for the entry of an Order in compliance therewith, at which time you may appear if you so desire.

### **PROOF OF SERVICE**

The undersigned, an attorney, hereby certifies that I have served a copy of this Notice along with the attached Motion upon the parties listed above, as to the Trustee and Debtor's attorney via electronic notice on May 2, 2018 and as to the debtor by causing same to be mailed in a properly addressed envelope, postage prepaid, from 7140 Monroe Street, Willowbrook, IL 60527 before the hour of 5:00 PM on May 2, 2018.

/s/ Jose Moreno Attorney for Movant

Berton J. Maley ARDC#6209399
Rachael A. Stokas ARDC#6276349
Gloria C. Tsotsos ARDC#6274279
Jose G. Moreno ARDC#6229900
Peter C. Bastianen ARDC#6244346
Joel P. Fonferko ARDC#6276490
Codilis & Associates, P.C.
15W030 North Frontage Road, Suite 100
Burr Ridge, IL 60527
(630) 794-5300
C&A FILE (14-16-16444)

NOTE: This law firm is a debt collector.

#### **CERTIFICATE OF SERVICE**

The undersigned, an attorney, hereby certifies that I have served a copy of this Notice along with the attached Motion upon the parties listed below, as to the Trustee and Debtor's attorney via electronic notice on May 2, 2018 and as to the debtor by causing same to be mailed in a properly addressed envelope, postage prepaid, from 7140 Monroe Street, Willowbrook, IL 60527 before the hour of 5:00 PM on May 2, 2018.

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS, EASTERN DIVISION

IN RE:

Case No.: 18-02556

Chapter: 13

Hearing Date: 5/18/18

Michael Mark Stupay Heather Michelle Stupay **Heather Cameron** a/k/a

Judge Pamela S. Hollis Debtor(s)

#### MOTION FOR RELIEF FROM THE AUTOMATIC STAY

NOW COMES DEUTSCHE BANK TRUST COMPANY AMERICAS, AS TRUSTEE FOR RESIDENTIAL ACCREDIT LOANS, INC., MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES, SERIES 2007-QS5, (hereinafter "Movant"), by and through its attorneys, Codilis & Associates, P.C., and moves this Honorable Court pursuant to 11 U.S.C. §362(d) for an Order granting Movant relief from the automatic stay and in support thereof states as follows:

- This Court has jurisdiction pursuant to 28 U.S.C. §1334 and Internal Operating 1. Procedure 15(a) of the United States District Court for the Northern District of Illinois, Eastern Division;
- 2. The Debtor is indebted to Movant for which the Movant claims a valid security interest in the property commonly known as 1006 Mountain View, Joliet, Illinois 60432;
- 3. Enforcement of this security interest has been stayed automatically by operation of 11 U.S.C. §362 of the Bankruptcy Code upon Debtor filing of this petition on 1/30/18;
- 4. Movant is entitled to relief from the automatic stay under 11 U.S.C. Section 362(d) for the following reason(s):
  - According to the chapter 13 plan, the aforementioned property known as a. 1006 Mountain View, Joliet, Illinois 60432 is to be surrendered;

- b. As of 04/19/2018, the Debtor(s) is/are past due for the 2/1/18, and all amounts coming due since that date. Any payments received after this date may not be reflected in this default;
- c. As of 04/19/2018, the total post-petition default through and including 4/1/18, is \$6,183.87. Any payments received after this date may not be reflected in this default;
- d. On 05/01/2018, the default will increase to \$8,245.16 and will continue to increase as additional amounts become due;
- 5. This Court has authority to order that Rule 4001(a)(3) is not applicable to the order entered in granting this motion, and Movant requests this Court so order;
- 6. Movant has incurred attorney fees and/or costs in connection with this bankruptcy proceeding:
  - \$850.00 for Preparation of Notice and Motion for Relief from the Automatic Stay, and prosecution of same
  - \$181.00 for Court filing fee
- 7. Ocwen Loan Servicing, LLC services the underlying mortgage loan and note for the property referenced in this Motion for Relief for Deutsche Bank Trust Company Americas, as Trustee for Residential Accredit Loans, Inc., Mortgage Asset-Backed Pass-Through Certificates, Series 2007-QS5 (the noteholder) and is entitled to proceed accordingly. Should the Automatic Stay be lifted and/or set aside by Order of this Court or if this case is dismissed or if the debtor obtains a discharge and a foreclosure action is commenced or recommenced, said foreclosure action will be conducted in the name of Deutsche Bank Trust Company Americas, as Trustee for Residential Accredit Loans, Inc., Mortgage Asset-Backed Pass-Through Certificates, Series 2007-QS5 (the noteholder). Deutsche Bank Trust Company Americas, as Trustee for Residential Accredit Loans, Inc., Mortgage Asset-Backed Pass-Through Certificates, Series 2007-QS5 (the noteholder) has the right to foreclose because: Noteholder is the original mortgagee or beneficiary or assignee of the security instrument for the referenced loan. Noteholder directly or through an agent has possession of the promissory note and the promissory note is either made payable to Noteholder or has been duly endorsed.

WHEREFORE, DEUTSCHE BANK TRUST COMPANY AMERICAS, AS TRUSTEE FOR RESIDENTIAL ACCREDIT LOANS, INC., MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES, SERIES 2007-QS5 prays this Court enter an Order pursuant to 11 U.S.C. Section 362(d) modifying the automatic stay as to Movant, allowing the fees and costs described herein to be added to the indebtedness pursuant to the terms of the note and mortgage, and for such other and further relief as this Court may deem just and proper.

Dated this May 2, 2018.

Respectfully Submitted,

Codilis & Associates, P.C.

By: /s/ Jose Moreno

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